



US 20210326992A1

(19) United States

(12) Patent Application Publication

Leise et al.

(10) Pub. No.: US 2021/0326992 A1

(43) Pub. Date: Oct. 21, 2021

## (54) USING A DISTRIBUTED LEDGER FOR SUBROGATION RECOMMENDATIONS

(71) Applicant: STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, Bloomington, IL (US)

(72) Inventors: William J. Leise, Normal, IL (US); Douglas A. Graff, Mountain View, CA (US); Anthony McCoy, Normal, IL (US); Jaime Skaggs, Chenoa, IL (US); Shawn M. Call, Bloomington, IL (US); Stacie A. McCullough, Bloomington, IL (US); Wendy H. Clayton, Franklin, TN (US); Melinda Teresa Magerkurth, Utica, IL (US); Kim E. Flesher, Normal, IL (US); Travis Charles Runge, Heyworth, IL (US)

(21) Appl. No.: 15/955,802

(22) Filed: Apr. 18, 2018

## Related U.S. Application Data

(60) Provisional application No. 62/595,823, filed on Dec. 7, 2017, provisional application No. 62/555,358, filed on Sep. 7, 2017, provisional application No. 62/554,

907, filed on Sep. 6, 2017, provisional application No. 62/555,030, filed on Sep. 6, 2017.

## Publication Classification

- (51) Int. Cl.  
*G06Q 40/08* (2006.01)  
*H04L 9/06* (2006.01)  
*H04L 9/32* (2006.01)  
*G06F 15/18* (2006.01)
- (52) U.S. Cl.  
CPC ..... *G06Q 40/08* (2013.01); *H04L 9/0637* (2013.01); *H04L 67/104* (2013.01); *G06F 15/18* (2013.01); *H04L 9/3271* (2013.01)

## (57) ABSTRACT

Systems and methods are disclosed with respect to using a blockchain for managing the subrogation claim process related to a vehicle collision, in particular, utilizing machine learning generated subrogation resolutions as part of the subrogation process. An exemplary computer-implemented method includes monitoring transactions on a distributed ledger, identifying a transaction related to a subrogation claim, analyzing the transaction related to the subrogation claim, generating a recommended subrogation resolution using a machine learning algorithm, and transmitting a transaction including the recommended subrogation resolution to a smart contract stored on the distributed ledger.

100